

Product Highlight Sheet

CONTRACTORS – Liability and Property



Selling Feature	Premier's Approach
Target Risks	Wide variety of Contractors such as : <ul style="list-style-type: none"> • Plumbing and Heating • Electrical • Roofing • Excavation • HVAC and Air Conditioning • Refrigeration • Carpentry • Concrete Paving and Construction • Welders • And much more....
Coverage Available	Liability : <ul style="list-style-type: none"> • Commercial General Liability - Limits up to \$5 million with variety of extensions available : Hook Liability, Blanket Additional Insured, FFFE • Difference in deductible / Difference in conditions available • Contractors Pollution Liability • Wrap Up Liability – Limits up to \$50 million Property : <ul style="list-style-type: none"> • All types of Equipment Schedules from small to large e.g. Front End Loaders, Forklifts, Excavators, Bulldozers, Mobile Cranes, Site trailers... • Installation Floater available • Office Contents including Business Interruption and Crime
Features & Benefits	<ul style="list-style-type: none"> • Rate discounts available based on previous loss history Volume discounts available • Stand-alone Liability policies available or can be packaged up with Property • Prompt service on quotes and policy issuance
Why Premier?	<ul style="list-style-type: none"> • An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none

Visit our website for details on all the unique programs offered by Premier. All our applications, policy forms, brochures & other useful documents can be downloaded from our website. www.premiergroup.ca